MESSAGE FROM THE VICE PRESIDENT

Once again! It’s up to you to save!

Low and behold 2019 is here, and it’s already March. Tax Day is right around the corner and many of you will be making contributions to your qualified account with the hope of lowering your taxable income. As we have done in previous years, I feel it is important to share some information as per how much you may be able to contribute. Remember, this information is general, and we advise you to contact your tax professional and discuss what is in your best interest. You may or may not qualify to make deductible contributions. In some cases, your income may exceed the established income limit or your income might not meet the minimum income threshold to make a deductible contribution. So, call your accountant or CPA to verify what you can and cannot do...

In finding the following limits, I visited www.irs.gov to acquire the information for each Retirement Plan and Qualified Plan limit. Remember, you have until April 15, 2019, to contribute to your IRA and Roth IRA for 2018 (this is referred to as a “carry back contribution.” The 2018 IRA carry

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Scripture of the Month

“A new commandment I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples if you love one another”

John 13:34-35

Fietsam sworn in on New Year’s Day as Fayette County Clerk

Brenda Fietsam, Hostyn KJT Society #3 Treasurer, took the oath of office on January 1, 2019 as the newly elected County Clerk. The swearing in took place in the Fayette County District Courtroom in La Grange along with other county officials. Most of Brenda’s immediate family were in attendance to show their support, and who are all members of the Hostyn KJT Society #3.

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Go Green!
Subscribe to the KJT News at www.kjtnet.org.

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KJT Charity Golf Scramble

North Texas KJT Golf Tournament

Old Brickyard Golf Course
605 North Interstate 45
Ferris, Texas 75125

June 1
8 a.m. Shotgun Start

LONGEST PUTT CONTEST * LONGEST DRIVE CONTEST * CLOSEST TO THE PIN CONTEST * LUNCH BUFFET

To RSVP Contact: KJT Home Office @ 800.245.8182

$75 a person / $300 a team
Fees includes: golf, lunch, cart fees, and range balls.

All proceeds will be donated to KIDS Unlimited Foundation with the KJT Home Office matching up to $2,500.
EDITOR’S MESSAGE

Warmer Weather is on the Way... for Camp!!

Wow!! Can you believe it? We are only five months away from summer camp, and I am most definitely looking forward to the warmer weather, fishing on the river, and cooler nights out by the fire.

As we move closer to those warmer days, we also move closer to camp. I have included registration forms for both camps. The youth camp (ages 9-12) registration can be found below, while the youth camp (ages 13-16) registration can be found on page 17. Camp dates are below:

Youth Camp
July 21st - 25th, 2019

Teen Camp
July 25th – 28th, 2019

If you are over 17 years old and would be interested in becoming a camp counselor, please let me know ASAP, as I do have some spots that will need to be filled. If you are interested, email me at media@kjtnet.org, and I can give you additional information.

A reminder about calendar events: if you haven’t already visited your society Facebook page or the Home Office page, I encourage you to do so. I have scheduled all society events on their society home pages, added their events to the website calendar, as well as the newspaper calendar of events. If you would like to receive the KJT Quarterly Newsletter, visit www.kjtnet.org. There you will find a link to join.

As we approach Ash Wednesday, we begin a period of inner reflection and examination. I pray for all of our members, family and friends during this special time. I pray for peace in their minds, love in their doings, and faith in their hearts.

KJT News Editor,

media@kjtnet.org
979-968-5877

Reminder:
Starting in 2019, all calendar events will be posted in the newspaper, on the website calendar and a Facebook event will be created as well. If your society has a Facebook page, like it now so that you can stay caught up with the latest in your area.

VP Message Continued

back contribution limit is $5,500 for age 49 and below, while the 2018 carry back contribution limit for age 50 and above is $6,500. The good news is, Roth IRA carry back contribution limits are the same. So, for age 49 and below $5,500 is the 2018 carry back contribution while age 50 and above enjoy a $6,500 carry back Roth IRA contribution limit for 2018.

In 2019, we welcome the news that IRA & Roth IRA contribution limits will increase. For age 49 and below the contribution limit is $6,000 for 2019 while age 50 and above contribution limit is $7,000.

Moving on, the contribution limits for a 401(k) for 2019 will also enjoy an increase. The contribution limit is $19,000 if you are 49 or below. If you happen to be 50 or above, you may contribute up to $25,000 into your 401(k) for 2019 (this is known as a "catch up" contribution as well).

Educators, nurses, and doctors may have access to make contributions to a 403(b) account. If so, the contribution limit for 2019 also changed to $19,000 if you are 49 or younger, while if you are age 50 and above your 2019 contribution limit is $25,000.

In summary, we saw some small changes in contribution limits between 2018 and 2019. Before contributing, make sure you have reviewed your contribution plan with your Accountant/CPA. IRA headaches are never fun, and a little homework can go a very long way come tax time. Happy Savings in 2019!
Well, January was a little busy for some of us. With seven SDOR meetings scheduled throughout the districts, the KJT Home Office was busy getting everything ready. I was able to attend the SDOR meetings in La Grange and East Bernard. It is always a pleasure visiting with all the officers and sales representatives from all the societies attending.

I am looking forward to a great 2019.

During the SDOR meeting, we heard from President Chris Urban on the strong financials of the KJT and the need to turn our membership to positive growth. This year President Chris Urban also shared with us some inf